

# THE INSURANCE ASSOCIATION OF PAKISTAN

## Summarized Highlights - Motor - (Conventional)

For the period ended December 31, 2025

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned prem. to Net Ear. Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Ear. Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	4,003,012	3,890,351	3,474,306	1,951,279	97%	87%	56%	1,787,784	1,662,930	93%	48%	1,293,368	246,321	37%	7%
2	Alfalah Insurance	1,392,751	1,324,461	967,013	790,342	95.10	69.43	81.73	324,158	482,014	148.70	49.85	237,201	247,798	24.53	25.63
3	Alpha Insurance	80,245	69,214	69,214	31,545	86.25	86.25	45.58	61,746	42,218	68.37	61.00	42,922	(15,926)	62.01	-23.01
4	Asia Insurance	29,860	27,776	30,427	57,989	0.93	1.02	1.91	28,359	18,829	0.66	0.62	33,419	(2,991)	1.10	-0.05
5	Askari Gen. Insurance	1,444,598	1,383,161	1,271,565	692,773	95.75	88.02	54.48	592,744	535,157	90.28	42.09	758,897	(22,489)	59.68	(1.77)
6	Atlas Insurance	1,327,465	1,151,045	1,194,134	604,375	86.71	89.96	50.61	497,455	488,459	98.19	40.90	279,289	227,091	23.39	19.02
7	Century Insurance	646,967	621,506	555,624	306,632	96.06	85.88	55.19	350,363	330,773	94.41	59.53	161,594	63,257	29.08	11.38
8	Cooperative Insurance *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.	711	5	5	0	0.70	0.70	0.00	0	0	#DIV/0!	0.00	(144)	149	(2,888.26)	2,988.26
10	Crescent Star Insurance	11,485	12,021	12,464	12,464	105	109	100	1,281	(4,083)	(319)	(33)	(22,158)	(6,054)	(178)	(49)
11	East West Insurance	1,914,977	1,370,264	1,174,914	448,622	72%	61%	38%	563,813	606,103	108%	52%	395,982	172,830	34%	15%
12	EFU Gen. Insurance	3,897,997	3,864,513	3,754,771	1,876,018	99.14	96.33	49.96	1,826,579	1,848,299	101.19	49.23	1,303,766	602,706	34.72	16.05
13	Habib Insurance	1,448,677	1,285,673	1,061,496	793,463	88.75	73.27	74.75	1,082,316	710,996	65.69	66.98	468,867	(118,367)	44.17	(11.15)
14	IGI General Insurance	2,679,709	229,779	2,164,395	1,092,423	8.57	80.77	50.47	1,162,426	1,238,676	106.56	57.23	527,856	545,109	24.39	25.19
15	Jubilee Gen. Insurance	2,201,146	2,094,861	2,058,364	838,009	95.17	93.51	40.71	1,070,192	909,579	84.99	44.19	1,000,914	147,871	48.63	7.18
16	NICL *					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
18	Premier Insurance	92,099	87,681	79,578	47,510	95.20	86.41	59.70	31,374	36,892	117.59	46.36	39,497	5,091	49.63	6.40
19	Reliance Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
20	Security Gen. Insurance	1,262,015	1,151,551	512,123	931,671	91.25	40.58	181.92	592,455	328,427	55.43	64.13	215,562	(31,866)	42.09	(6.22)
21	Shaheen Insurance	367,583	308,415	318,191	122,576	0.84	0.87	0.39	154,669	150,257	0.97	0.47	140,169	173,882	0.44	0.55
22	Sindh Insurance	315,584	273,560	96,979	61,692	19.55	30.73	63.61	97,411	47,399	48.66	48.88	57,530	26,408	59.32	27.23
23	Salaam Takaful Ltd.	0	0	0	0	0.00	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
24	TPL Insurance	1,112,985	912,905	910,478	483,041	82.02	81.81	53.05	648,911	373,159	57.51	40.98	(2,030,111)	38,620	(222.97)	4.24
25	UBL Insurer	1,969,977	1,297,106	1,332,464	650,425	65.84	67.64	48.81	1,293,680	671,711	51.92	50.41	472,218	153,177	35.44	11.50
26	United Insurance	1,202,994	712,691	606,967	70,979	59.24	50.45	11.69	943,765	158,619	16.81	26.13	169,598	278,750	27.94	45.92
27	Universal Insurance	38,080	30,002	30,453	12,921	78.79	79.97	42.43	1,079	(4,624)	(428.54)	(15.18)	52,806	(23,833)	173.40	(78.26)
	<b>Total-----&gt;</b>	<b>27,440,918</b>	<b>22,098,542</b>	<b>21,675,926</b>	<b>11,876,750</b>	<b>80.53</b>	<b>78.99</b>	<b>54.79</b>	<b>13,112,559</b>	<b>10,631,791</b>	<b>81.08</b>	<b>49.05</b>	<b>5,599,041</b>	<b>2,707,534</b>	<b>25.83</b>	<b>12.49</b>

**Note:-**

\* Report awaited

\*\* Accounts not finalized

IAP /Aftab

Gross Premium = Premium Written

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinsurance premium ceded (closing)

# THE INSURANCE ASSOCIATION OF PAKISTAN

## Summarized Highlights - Motor - (Takaful / Window Takaful Operations)

For the period ended December 31, 2025

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Contribution	Net Contribution	Net Earned Contribution	Net Unearned Contribution	Net Contr. to Gross Contr.	Net Earned Contribution to Gr. Contr.	Net Unearned Contri. to Net Earr. Contr.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gr. Claim	Net Claim to Net Earn. Contr.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Earn. Con.	u/w result to Net Earn. Contr.
1	Adamjee Insurance	1,626,520	1,589,410	877,936	823,733	98%	54%	94%	654,703	669,092	102%	76%	37,355	171,300	4%	20%
2	Alfalsh Insurance	618,592	574,022	429,166	317,065	92.79	69.38	73.88	186,880	241,655	129.31	56.31	91,221	96,290	21.26	22.44
3	Alpha Insurance	23,637	9,937	9,937	11,749	42.04	42.04	118.23	16,921	15,899	93.96	160.00	269	(6,231)	2.71	(62.71)
4	Asia Insurance	12,868	11,458	5,330	11,961	0.89	0.41	2.24	1,796	1,319	0.73	0.25	1,165	4,165	0.22	0.35
5	Askari Gen. Insurance	458,453	423,732	179,933	112,856	92.43	39.25	62.72	137,758	135,676	98.49	75.40	2,695	41,562	1.50	23.10
6	Atlas Insurance	743,650	689,670	346,543	378,151	92.74	46.60	109.12	255,164	342,202	134.11	98.75	3,848	5,814	1.11	1.68
7	Century Insurance	149,211	143,694	136,013	69,979	96.30	91.16	51.45	67,885	60,778	89.53	44.69	32,240	42,996	23.70	31.61
8	Cooperative Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
9	Chubb Insurance.					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
10	Crescent Star Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
11	East West Insurance	254,580	208,320	107,853	83,744	81.83	42.37	77.65	105,598	88,832	84.12	82.36	46,708	25,050	43.31	23.23
12	EFU Gen. Insurance	2,209,064	2,159,317	1,112,549	811,747	97.75	50.36	72.96	1,013,905	1,128,506	111.30	101.43	673,934	(59,276)	60.58	(5.33)
13	Habib Insurance	323,209	252,008	229,060	157,548	77.97	70.87	68.78	274,882	198,758	72.31	86.77	0	(63,089)	0.00	(27.54)
14	IIGI General Insurance	1,345,434	1,283,593	693,131	610,565	95.40	51.52	88.09	637,766	771,867	121.03	111.36	418,646	(92,586)	60.40	(13.36)
15	Jubilee Gen. Insurance	952,060	897,172	495,182	269,303	94.23	52.01	54.38	387,111	379,717	98.09	76.68	(1,000)	116,464	(0.20)	23.52
16	NICL					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	618,856	581,083	252,289	137,386	93.90	40.77	54.46	321,677	266,131	82.73	105.49	442	(14,284)	0.18	(5.66)
18	Premier Insurance	145,588	139,016	98,200	89,228	95.49	67.45	90.86	46,166	52,171	113.01	53.13	65,852	8,109	67.06	8.26
19	Reliance Insurance					#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!			#DIV/0!	#DIV/0!
20	Security Gen. Insurance	448,199	305,634	109,133	167,268	68.19	24.35	153.27	250,620	132,412	52.83	121.33	(22,694)	(585)	(20.79)	(0.54)
21	Shaheen Insurance	69,272	64,629	60,007	33,066	0.93	0.87	0.55	15,880	20,998	1.32	0.35	20,545	43,564	0.34	0.73
22	Sindh Insurance	20,742	19,392	19,392	4,136	19.94	93.49	21.33	3,150	3,090	98.11	15.93	5,590	(3,085)	28.82	(15.91)
23	Salaam Takaful Ltd	878,073	870,715	711,966	309,797	99.16	81.08	43.51	1,158,912	917,156	79.14	128.82	1,579,538	191,267	221.86	26.86
24	TPL Insurance	4,048,055	3,795,085	3,345,352	1,973,270	93.75	82.64	58.99	1,654,060	1,158,253	70.02	34.62	(1,202,935)	74,596	(35.96)	2.23
25	UBL Insurer	777,554	684,265	698,387	170,951	88.00	89.82	24.48	577,912	427,602	73.99	61.23	269,511	(12,847)	38.59	(1.84)
26	United Insurance	940,020	904,651	521,014	381,088	96.24	55.43	73.14	458,158	414,708	90.52	79.60	132,236	92,461	25.38	17.75
27	Universal Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
	<b>Total-----&gt;</b>	<b>16,663,638</b>	<b>15,606,803</b>	<b>10,438,373</b>	<b>6,924,591</b>	<b>93.66</b>	<b>62.64</b>	<b>66.34</b>	<b>8,226,903</b>	<b>7,426,822</b>	<b>90.27</b>	<b>71.15</b>	<b>2,155,165</b>	<b>661,655</b>	<b>20.65</b>	<b>6.34</b>

**Note:-**

2. PGI did not underwrite any business during the period.

\* = Report awaited

\*\* = Accounts not finalized

Gross Contribution = Contribution Written

Net Contribution = Gross Contribution – Contribution Reinsurance Ceded

Net Earned Contribution = Net Contribution Revenue

Net Unearned Contribution = Unearned Contribution Reserved (closing) – Prepaid reinsurance contribution ceded (closing)

# THE INSURANCE ASSOCIATION OF PAKISTAN

## Summarized Highlights - Motor - Combined (Conventional + Takaful)

For the period ended December 31, 2025

PKR in '000'

S.No	Name of Company	PREMIUM							CLAIMS				OTHERS			
		Gross Premium	Net Premium	Net Earned Premium	Net Unearned Premium	Net prem. to Gross prem.	Net Earned Premium to Gr. Prem.	Net Unearned prem. to Net Earned Prem.	Gross Claim Paid	Net Claim Incurred	Net Claim to Gross Claim	Net Claim to Net Earned Prem.	Net Underwriting Expense	Underwriting Result	Net u/w Exp to Net Ear. Prem.	u/w result to Net Earn. Prem.
1	Adamjee Insurance	5,629,532	5,479,761	4,352,242	2,775,012	97.34	77.31	63.76	2,442,487	2,332,022	95.48	53.58	1,330,723	417,621	30.58	9.60
2	Alfalsh Insurance	2,011,343	1,898,483	1,396,179	1,107,407	94.39	69.42	79.32	511,038	723,669	141.61	51.83	328,422	344,088	23.52	24.64
3	Alpha Insurance	103,882	79,151	79,151	43,294	76.19	76.19	54.70	78,667	58,117	73.88	73.43	43,191	(22,157)	54.57	(27.99)
4	Asia Insurance	42,728	39,234	35,757	69,950	91.82	83.69	195.63	30,155	20,148	66.81	56.35	34,584	1,174	96.72	3.28
5	Askari Gen. Insurance	1,903,051	1,806,893	1,451,498	805,629	94.95	76.27	55.50	730,502	670,833	91.83	46.22	761,592	19,073	52.47	1.31
6	Atlas Insurance	2,071,115	1,840,715	1,540,677	982,526	88.88	74.39	63.77	752,619	830,661	110.37	53.92	283,137	232,905	18.38	15.12
7	Century Insurance	796,178	765,200	691,637	376,611	96.11	86.87	54.45	418,248	391,551	93.62	56.61	193,833	106,253	28.03	15.36
8	Cooperative Insurance	0	0	0	0	0.00	0.00	0.00	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
9	Chubb Insurance.	711	5	5	0	0.70	0.70	73.97	0	0	#DIV/0!	0.00	(144)	149	(2,888.26)	2,988.26
10	Crescent Star Insurance	11,485	12,021	12,464	12,464	104.67	108.53	100.00	1,281	(4,083)	(318.68)	(32.75)	(22,158)	(6,054)	(177.78)	(48.57)
11	East West Insurance	2,169,557	1,578,584	1,282,768	532,366	72.76	59.13	41.50	669,411	694,935	103.81	54.17	442,690	197,880	34.51	15.43
12	EFU Gen. Insurance	6,107,061	6,023,830	4,867,320	2,687,765	197	147	123	2,840,484	2,976,805	212	151	1,977,700	543,430	95	11
13	Habib Insurance	1,771,886	1,537,681	1,290,556	951,011	86.78	72.84	73.69	1,357,198	909,754	67.03	70.49	468,867	(181,456)	36.33	(14.06)
14	IGI General Insurance	4,025,143	1,513,372	2,857,526	1,702,988	37.60	70.99	59.60	1,800,192	2,010,543	111.68	70.36	946,502	452,523	33.12	15.84
15	Jubilee Gen. Insurance	3,153,207	2,992,033	2,553,546	1,107,312	94.89	80.98	43.36	1,457,302	1,289,296	88.47	50.49	999,914	264,336	39.16	10.35
16	NICL	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
17	Pak. Qatar. Gen. Tak.	618,856	581,083	252,289	137,386	93.90	40.77	54.46	321,677	266,131	82.73	105.49	442	(14,284)	0.18	(5.66)
18	Premier Insurance	237,687	226,697	177,778	136,738	95.38	74.80	76.92	77,540	89,063	114.86	50.10	105,349	13,200	59.26	7.42
19	Reliance Insurance	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!	0	0	#DIV/0!	#DIV/0!
20	Security Gen. Insurance	1,710,214	1,457,185	621,256	1,098,939	85.20	36.33	176.89	843,075	460,839	54.66	74.18	192,868	(32,451)	31.04	(5.22)
21	Shaheen Insurance	436,855	373,044	378,198	155,642	85.39	86.57	41.15	170,549	171,255	100.41	45.28	160,714	217,446	42.49	57.50
22	Sindh Insurance	336,326	292,952	116,371	65,829	87.10	34.60	56.57	100,561	50,489	50.21	43.39	63,119	23,323	54.24	20.04
23	Salaam Takaful Ltd	878,073	870,715	711,966	309,797	99.16	81.08	43.51	1,158,912	917,156	79.14	128.82	1,579,538	191,267	221.86	26.86
24	TPL Insurance	5,161,040	4,707,990	4,255,830	2,456,311	91.22	82.46	57.72	2,302,971	1,531,412	66.50	35.98	(3,233,046)	113,216	(75.97)	2.66
25	UBL Insurer	2,747,531	1,981,371	2,030,851	821,376	72.11	73.92	40.44	1,871,592	1,099,313	58.74	54.13	741,729	140,330	36.52	6.91
26	United Insurance	2,143,015	1,617,342	1,127,982	452,067	75.47	52.64	40.08	1,401,923	573,327	40.90	50.83	301,835	371,210	26.76	32.91
27	Universal Insurance	38,080	30,002	30,453	12,921	78.79	79.97	42.43	1,079	(4,624)	(428.54)	(15.18)	52,806	(23,833)	173.40	(78.26)
	<b>Total-----&gt;</b>	<b>44,104,555</b>	<b>37,705,345</b>	<b>32,114,300</b>	<b>18,801,341</b>	<b>85.49</b>	<b>72.81</b>	<b>58.55</b>	<b>21,339,463</b>	<b>18,058,613</b>	<b>84.63</b>	<b>56.23</b>	<b>7,754,206</b>	<b>3,369,189</b>	<b>24.15</b>	<b>10.49</b>

Gross Premium = Premium Written

Net Premium = Gross Premium – Premium Reinsurance Ceded

Net Earned Premium = Net Premium Revenue

Net Unearned Premium = Unearned Premium Reserved (closing) – Prepaid reinsurance premium ceded (closing)